

**MY CREDIT UNION**  
**CONSOLIDATED BALANCE SHEET**  
as of 12/31/23

**Assets**

Loans to Members	29,978,800.72
Allowance for Loan Loss	(95,007.75)
Cash on Hand	881,282.92
Investments	21,543,149.23
Fixed Assets	1,476,194.72
Other Assets	731,647.23

<b>Total Assets</b>	<b>54,516,067.07</b>
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**Liabilities & Equity**

Accounts Payable	30,348.08
Dividends Payable	-
Other Liabilities	136,957.85
Member Deposits	49,028,861.21

<b>Total Liabilities</b>	<b>49,196,167.14</b>
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Regular Reserves	808,367.25
Undivided Earnings	4,511,532.68

<b>Total Equity</b>	<b>5,319,899.93</b>
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<b>Total Liabilities &amp; Equity</b>	<b>54,516,067.07</b>
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**STATEMENT OF INCOME**  
as of 12/31/23

**Operating Income**

Interest Income	1,697,351.12
Income on Investments	735,527.74
Other Operating Income	957,344.33

<b>Total Operating Income</b>	<b>3,390,223.19</b>
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**Operating Expenses**

Total Supplies, Salaries, Equipment	2,532,833.17
Provision for Loan Loss	42,360.39
Interest on Borrowed Money	906.73

<b>Total Operating Expenses</b>	<b>2,576,100.29</b>
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<b>Less:</b>	Dividends to Members	119,597.43
	Non Operating Income	-
	Gain or Loss on Disposition of Assets	-

<b>Net Income/(Loss)</b>	<b>694,525.47</b>
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